

Limited Time Cash Back Offer – Official Terms and Conditions Effective May 19 2020

For all qualifying new residential mortgages, we will credit your Cambrian Premium Banking account with our Limited Time Cash Back Bonus within 60 days of your mortgage being funded as follows:

<u>Net New Financing Amount</u>	<u>Limited Time Cash Back Bonus</u>
\$150,000 - \$199,999	\$500
\$200,000 - \$249,999	\$2,000
\$250,000 - \$349,999	\$2,500
\$350,000 and over	\$3,000

This offer is available to all Cambrian Credit Union members, new and existing, where a new or transfer-in residential mortgage is approved and funded meeting the qualifications.

To qualify for the Limited Time Cash Back Offer:

- Mortgage must be approved or pre-approved between May 19, 2020 – September 30, 2020 and the mortgage must be fully funded by December 31, 2020
- Mortgage must be for 5-year term at our regular posted rate. Special Rate Offers will not be eligible for Cash Back.
- Mortgage must be new to Cambrian or if existing Cambrian mortgage must have net new financing within the required limits
- Must be owner-occupied (excludes any commercial properties; residential rental properties will be limited to one Cash Back offer per member)
- Must have an Unfee qualifying Premium Banking Account at Cambrian Credit Union

Mortgages transferred from another financial institution that qualify for the Limited Time Cash Back Offer will not be eligible for reimbursement of transfer fees charged by the other financial institution.

The Limited Time Cash Back Offer cannot be combined with any other special mortgage offers by Cambrian Credit Union.

If your mortgage is closed or is in default during the initial 5-year term, this offer will be revoked and the cash back bonus will be reimbursed to Cambrian.

All mortgage approvals and amortization repayment schedules are based on each individual member's creditworthiness.

This offer is subject to change or cancellation without notice at the sole discretion of Cambrian Credit Union.